

Vermont State Housing Authority (VSHA)



Kathleen Berk, Executive Director
February 17, 2025

Who we are...

Established in 1968, VSHA has the distinction of being the first statewide housing authority in the country.

Founded by an act of the state Legislature, the Authority was given the charge to improve housing conditions and expand housing opportunities for families of very low, low, and moderate-income.

VSHA is created under Title 24, Chapter 113; Section 4005 of the Vermont Statutes Annotated.



Who we are...

- The VSHA is *not* a department of state government but is referred to as a quasi-governmental body whose enabling statute permits it to own and operate affordable housing.
- The VSHA Board of Commissioners is appointed by the Governor of the state of Vermont and confirmed by the Vermont Senate.



Why we were created

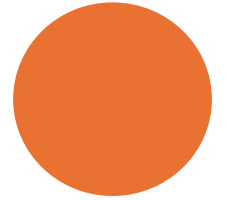


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- *“The State Authority is created for the purpose of improving housing conditions and facilities through **federal resources** and assistance in the field of low-rent housing and private accommodations”.*

VSHA's Mission

To ensure that quality, affordable housing opportunities are available to Vermonters statewide.



Who we are...

The core programs of the Authority are strongly impacted by actions at the federal level.

HUD's Section 8 and Continuum of Care programs and the housing programs of USDA's Rural Development are funded by acts of Congress.

Who we are...

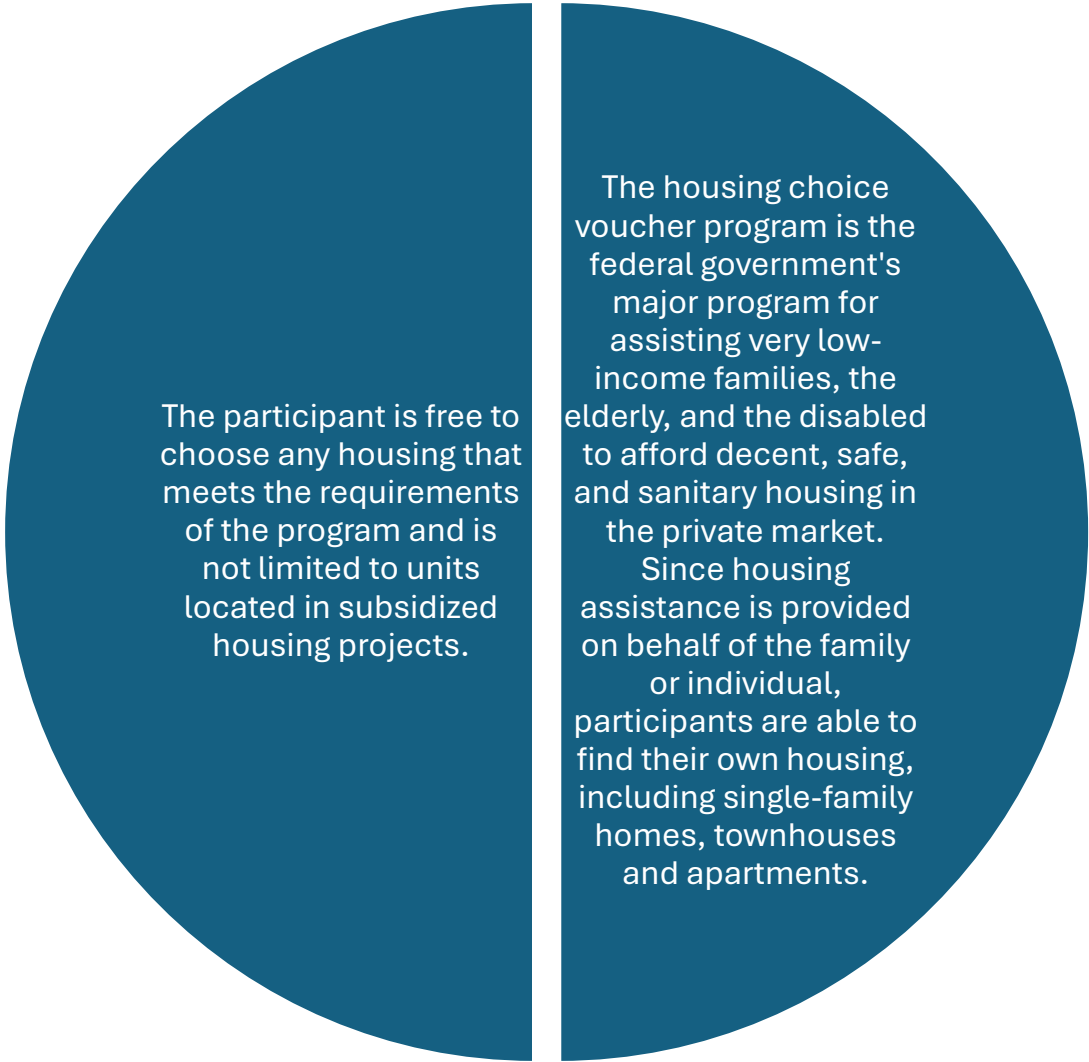
- We administer the largest portfolio of federally-funded Section 8 rental subsidies in Vermont.
- We administer federally-funded homeless assistance funding.
 - Many of the programs administered by the agency require case management services, usually under the terms of an MOU with a service agency
 - 60% of new housing vouchers issued last year went to homeless households

Who we are...

- We support the creation of affordable housing by awarding Section 8 Project-Based Vouchers to housing developers.
- We manage multi-family affordable housing.
- We manage the largest portfolio of mobile home parks in Vermont.

Assistance: Federal Rent Subsidies for Very Low – and Low Income

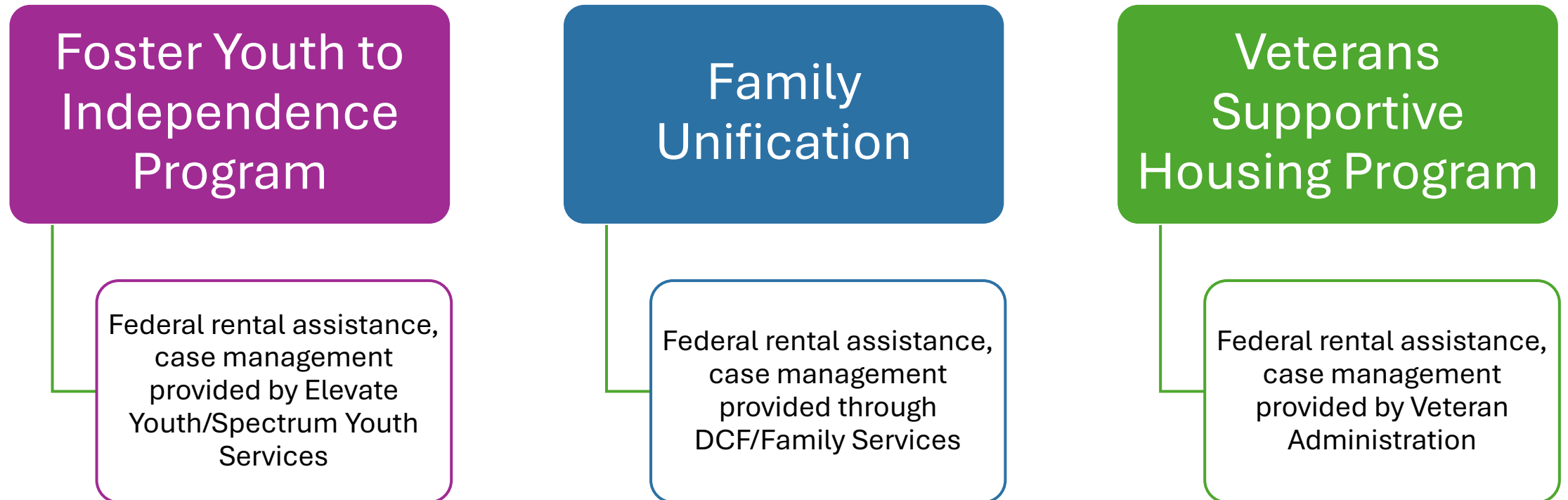
- Housing Choice Voucher Program: funding for 4495 households
 - Project-based Assistance
 - Veterans Supportive Housing Program
 - Mainstream (non-elderly disabled households)
 - Family Unification Program (DCF involvement)
 - Foster Youth to Independence (Foster care involvement)
 - Emergency Housing (Domestic Violence)
 - Stability (Homeless Households participating in A Way Home)
 - Homeownership
 - Family Self-Sufficiency (families moving to economic independence)
 - Housing Opportunities for Persons with Aids (HOPWA)



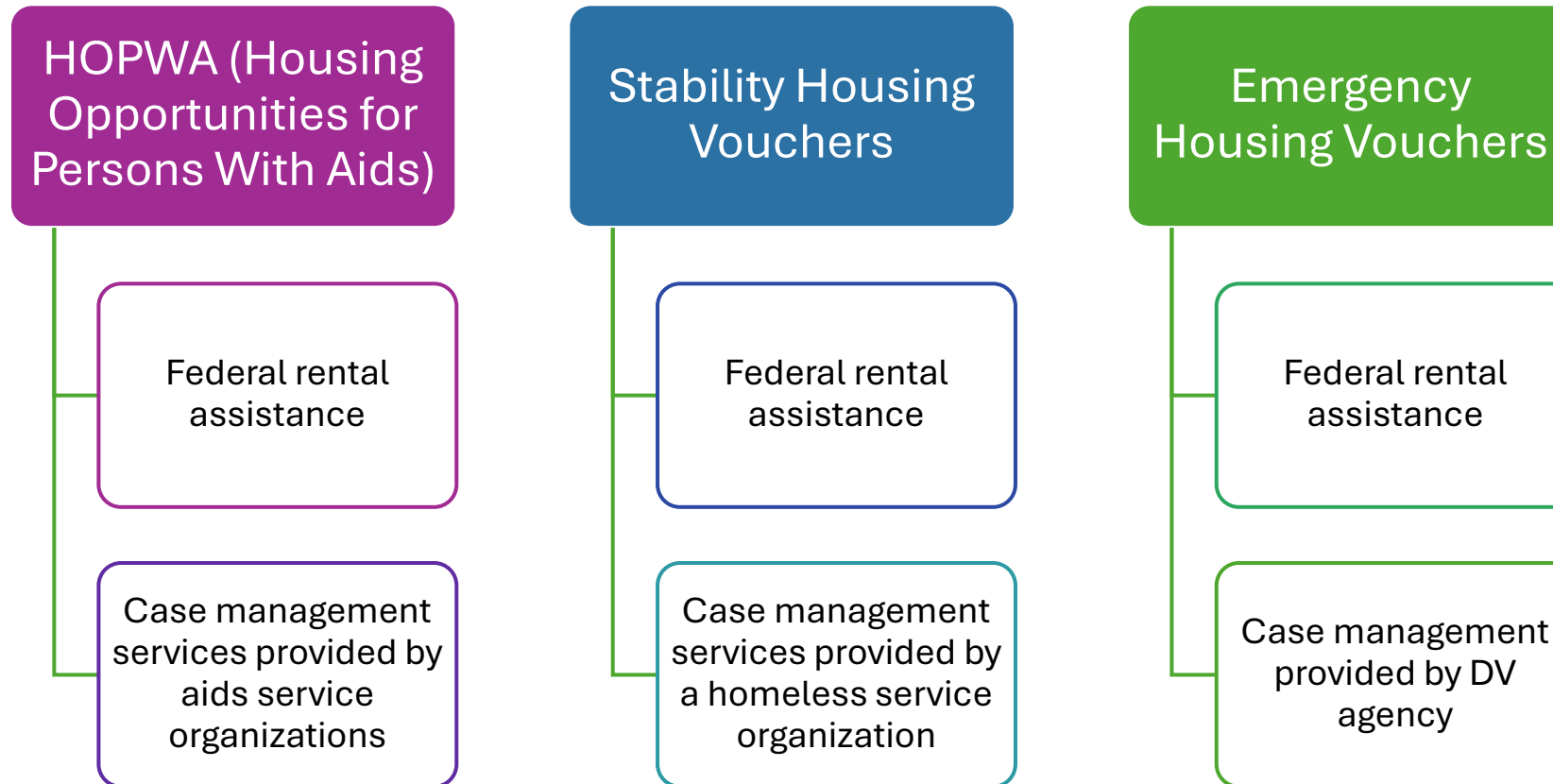
The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.

The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments.

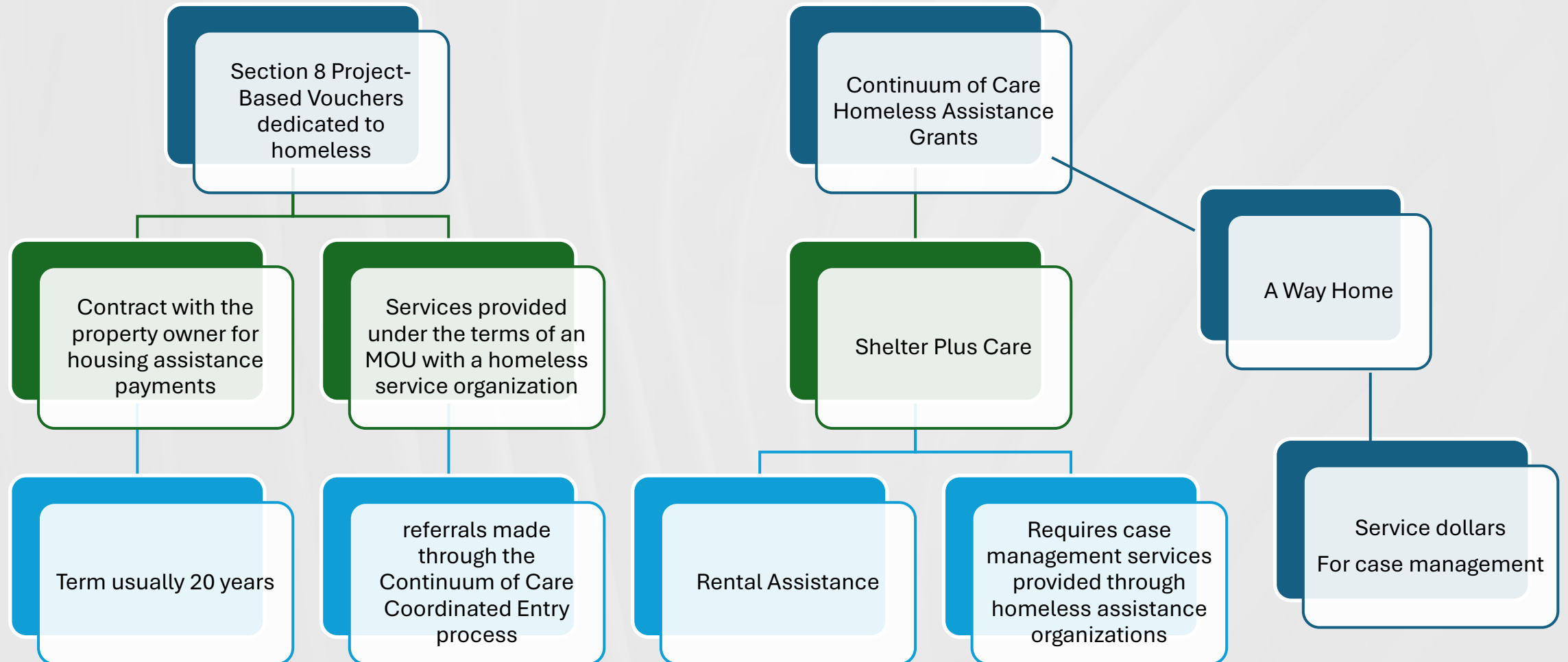
Federal Housing Assistance that leverages state and local resources and services



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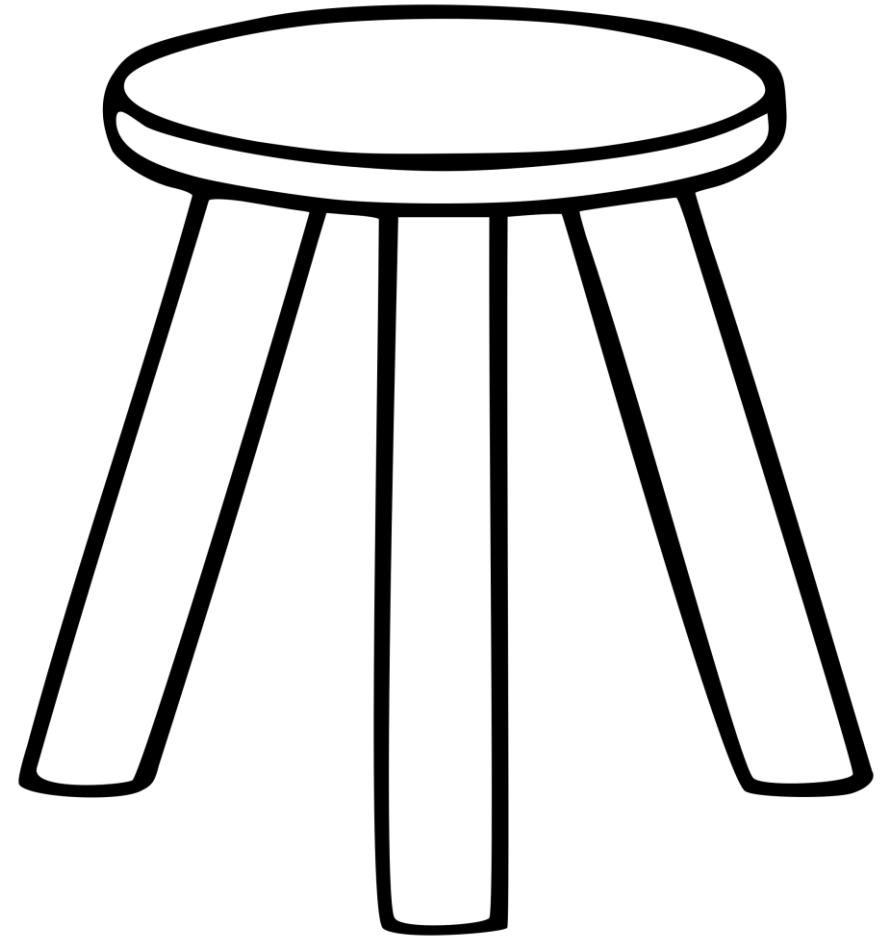
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A Way Home

- Provides funding for **services** to a homeless service provider
- Stability Vouchers provide **rental assistance** to participants
- Long-term housing assistance payments contract leverages **housing** units from a participating housing provider



Who we are... administration of **Grant Programs funded by State of Vermont**



Rental Arrearage Assistance Fund (dba Rental Arrears - Eviction Prevention (RA-EP))



Landlord Relief Program (LRP)



Manufactured Home Improvement and Repair (MHIR)



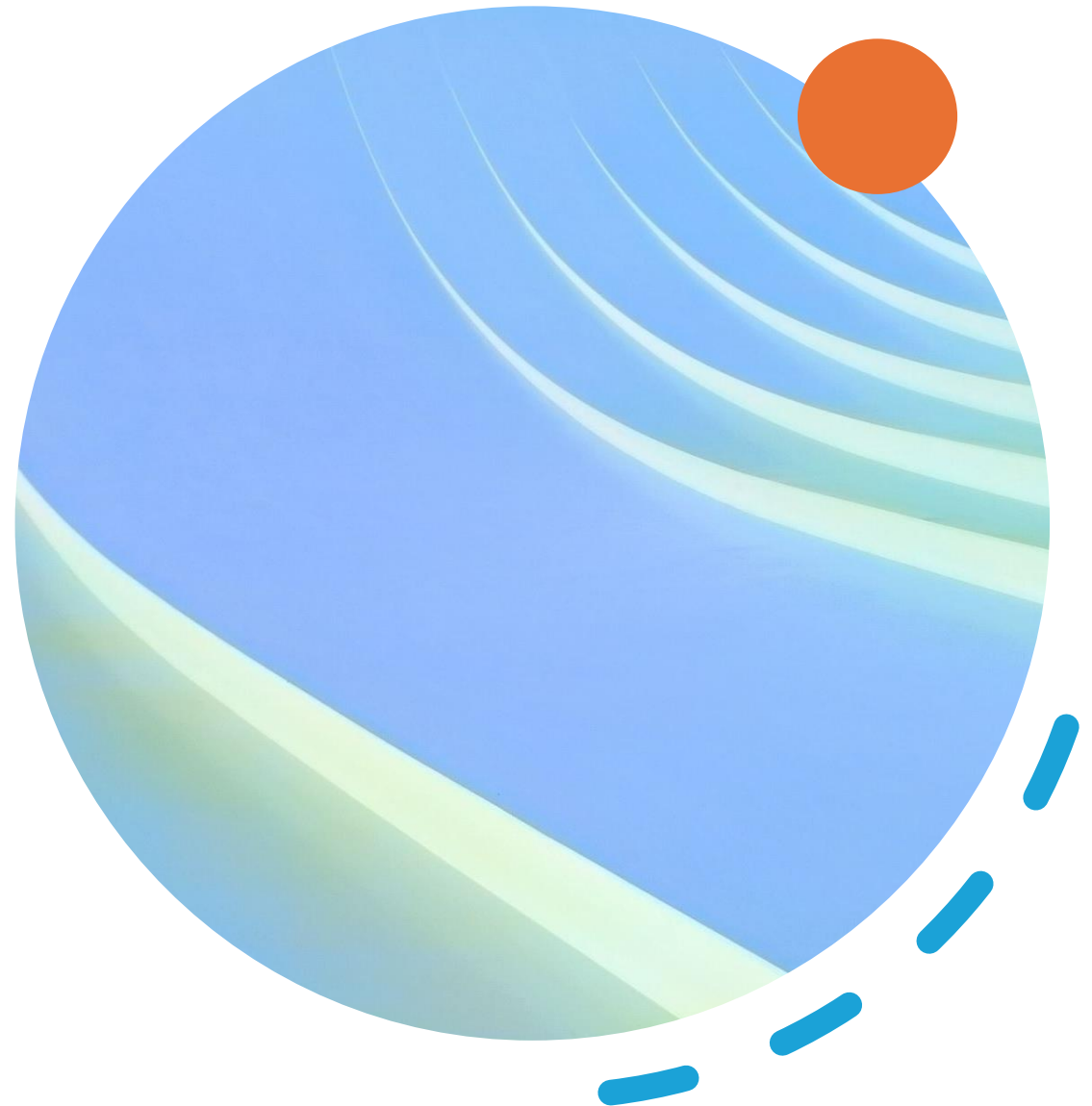
Rapid Response Mobile Home Infill Program (MHIP)



Department of Mental Health Subsidy plus Care



Department of Health Transitional Housing Assistance



Landlord Relief Program

A partnership with the Agency of Human Services Office of Economic Opportunity operating with \$5 million in General Funds through the State for up to two years as funding allows.

The Landlord Relief Program is a “Risk Pool” or “Mitigation Program”. These programs have been shown to be critical tools in developing a supportive network of resources for a healthy rental market.

The goals of this program are to:

Launched January 30, 2023

Open doors for landlords and tenants to establish successful and trusting relationships that result in successful tenancies and housing stability.

Increase the inventory of rental units available to Vermonters who are experiencing or at risk of experiencing homelessness; and

Provide resources to prevent loss of housing opportunities for tenants and prevent vacancies for landlords.

Eviction Prevention

- The (VSHA) Rental Arrears/Eviction Prevention program provides funds to prevent eviction in cases involving nonpayment of rent from residential rental units subject to 9 V.S.A chapter 137 and mobile home lot rentals subject to 10 V.S.A chapter 153.
- Program launched Dec 2024
- Grant End Date: June 30, 2026
- Grant Amount: \$2.5mm
- 53 requests received to date
- Avg approval = \$9,098
- The forecasted burn rate of \$300k per month will deplete the grant by September 2025

Manufactured Home Improvement and Repair Program (MHIR)

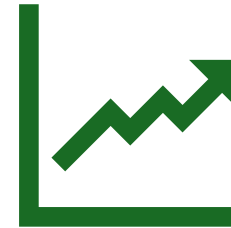
- Supports park improvements, home repairs, and foundation installation in manufactured home communities in Vermont.
- Launched in February of 2023 and has been supported by ARPA Revenue Replacement Funding and State General Funds.
- Grant End Date: June 30, 2026
- Grant Amount: \$ 9,546,134
- Program launched Feb 2023
- 516 approvals to date
- Average Approval: **\$15,116.00**
- Forecasted burn rate of \$300k per month will deplete grant by June 2025

Overview – Mobile Home Infill Program (MHIP)



Program Purpose

Responding to the destruction and condemnation of mobile homes due to flooding in 2023 and 2024 and Vermont's housing crisis, and providing a faster path to homeownership



Anticipated Outcomes

30 mobile homes ready for occupancy by the end of 2024
100 mobile homes ready for occupancy by the end of FY2025

Program Benefits



Rapid Response Model

Expedited process led by the Mobile Home Unit Task Team (MHU-TT).

Removes barriers and streamlines placement of mobile homes.

Leverages project management, state contracting, and purchasing power.



Affordable Homeownership

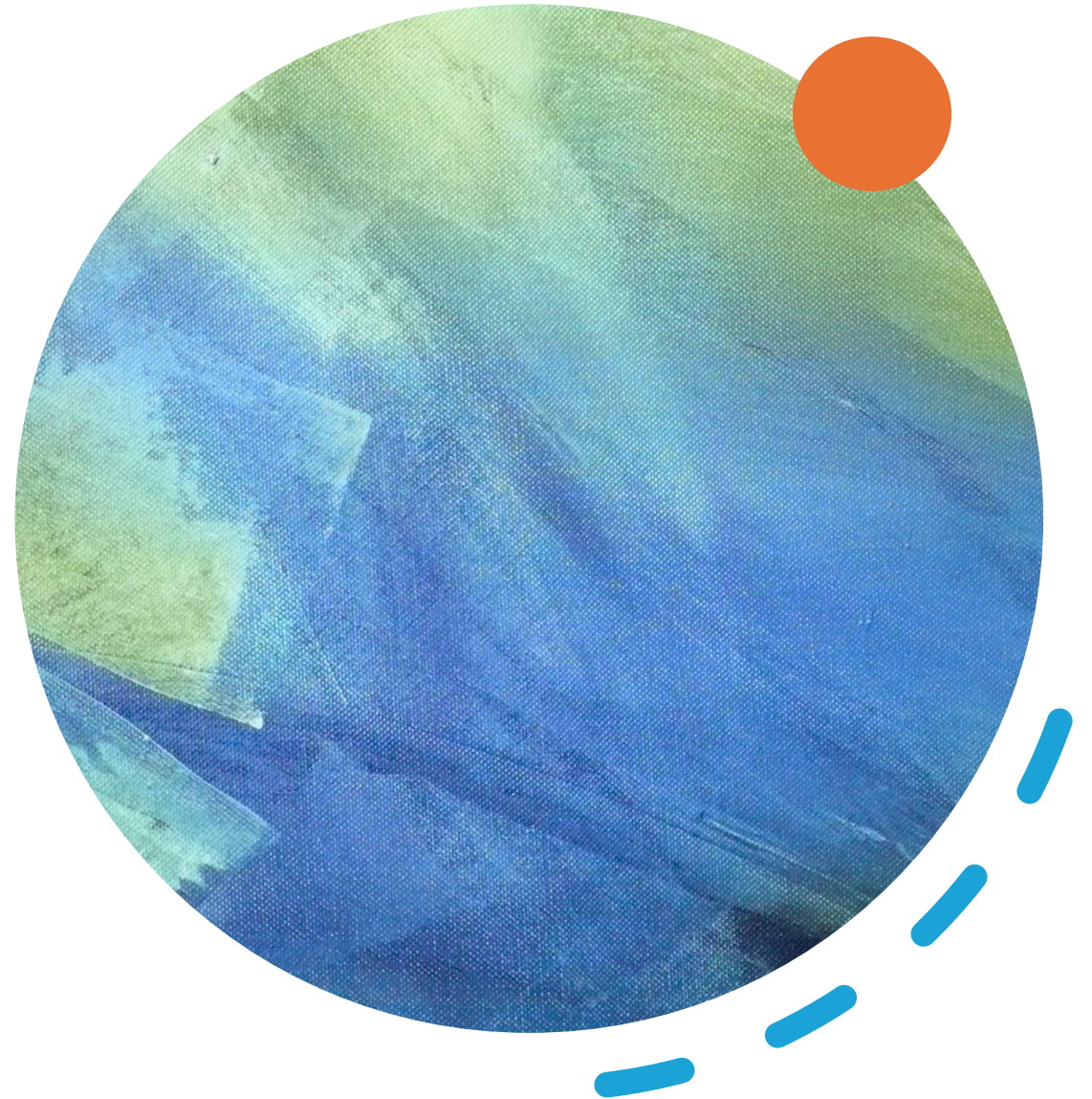
Pre-qualified buyers may qualify for down payment assistance.

Mortgages potentially as low as \$60,000 or less with buyer's cash contribution.

Targets communities and homeowners for prompt placement.

Who we are...

VSHA provides
direct housing
services that reach
more than 8,500
Vermont families





Legislative Priorities for this session

Continued Funding
for Rental
Arrears/Eviction
Prevention program

Base funding for the
Manufactured
Home Improvement
and Repair Program

Continued funding
for Mobile Home
Infill Program

Federal Funding Outlook for CY2025



Industry Outlook for 2025 is very concerning. In Vermont, approximately 700 families are at risk of losing this vital assistance.



Congress passed a continuing resolution to keep federal agencies funded through March 14, 2025;



Due to rising costs to the Housing Choice Voucher program HUD has noted that the Senate bill would only fund 97.5% of current vouchers.



To protect current voucher holders, Congress must pass a final FY 25 budget that accounts for rising costs to the program.



Public Housing Authorities in Vermont are evaluating program spending and taking steps to curtail funding.

Thank you!

For more information, please visit our website at www.vsha.org

Or contact Kathleen Berk: Kathleen@vsha.org

